said gaming apparatus being programmed to compare said player cash out amount to a coin pay limit,

said gaming apparatus being programmed to determine if a split pay option is available if said player cash out amount is greater than said coin pay limit, and

said gaming apparatus being programmed to pay to a player a first amount equal to said coin pay limit from said hopper and to pay to said player a second amount equal to said player cash out amount minus said coin pay limit utilizing said cashless payout apparatus, if said split pay option is available.

20. A gaming apparatus as defined in claim 19 wherein said gaming apparatus is programmed to pay to said player said cash out amount from said hopper if said cashless payout apparatus is not available.

21. A gaming apparatus as defined in claim 19 wherein said gaming apparatus is programmed to pay to said player said cash out amount from said hopper if said player cash out amount is less than or equal to said coin pay limit.

22. A gaming apparatus as defined in claim 19 wherein said value input device comprises a coin acceptor and a bill validator/ticket reader.

23. A gaming apparatus as defined in claim 19, wherein said cashless payout apparatus is selected from the group of cashless payout apparatuses consisting of a ticket printer, a magnetic programmer, and a smart card programmer.

24. A gaming system comprising a plurality of gaming apparatuses as defined in claim 19, said gaming apparatuses being interconnected to form a network of gaming apparatuses.

25. A gaming system as defined in claim 24, wherein said gaming apparatuses are interconnected via the Internet.

26. A gaming apparatus, comprising:

a video display that is capable of generating video images;

a value input device;

a hopper; and

a cashless payout apparatus;

said gaming apparatus being programmed to determine a player cash out amount,

said gaming apparatus being programmed to determine if a split pay option is available,

- 3 -

said gaming apparatus being programmed to receive a distribution input from a player corresponding to said player cash out amount if said split pay option is available, said distribution input being a portion of said player cash out amount that said player wants to receive from said hopper, and

said gaming apparatus being programmed to pay to said player a first amount equal to said distribution amount from said hopper and to pay to said player a second amount equal to said player cash out amount minus said distribution amount utilizing said cashless payout apparatus, if said split pay option is available.

27. A gaming apparatus as defined in claim 26 wherein said gaming apparatus is programmed to determine a first default payout amount for said hopper and a second default payout amount for said cashless payout apparatus.

28. A gaming apparatus as defined in claim 27, wherein said gaming apparatus is programmed to allow said player to adjust said first default payout amount and said second' default payout amount.

29. A gaming apparatus as defined in claim 26, wherein said gaming apparatus is programmed to compare said player cash out amount to a coin pay limit.

30. A gaming apparatus as defined in claim 29 wherein said gaming apparatus is programmed to pay to said player said cash out amount from said hopper if said player cash out amount is less than or equal to said coin pay limit.

31. A gaming apparatus as defined in claim 26, wherein said gaming apparatus is programmed to pay to said player said cash out amount from said hopper if said cashless payout apparatus is not available.

32. A gaming apparatus, comprising:

a video display that is capable of generating video images;

a value input device;

a hopper; and

a cashless payout apparatus;

said gaming apparatus being programmed to determine a player cash out amount,

said gaming apparatus being programmed to determine a first default payout amount for said hopper and a second default payout amount for said cashless payout apparatus,

said gaming apparatus being programmed to determine if a player is allowed to modify said first and said second payout amounts,

- 4 -

said gaming apparatus being programmed to receive an input from said player, said input corresponding to a first modified payout amount to be paid to said player from said hopper and a second modified payout amount to be paid to said player from said cashless payout apparatus, wherein the sum of said first modified payout amount and said second payout amount equals said cash out amount, and

said gaming apparatus being programmed to pay to said player said first modified payout amount from said hopper and to pay said second modified payout amount utilizing said cashless payout apparatus.

33. A gaming apparatus as defined in claim 32 wherein said gaming apparatus is programmed to determine if said first modified payout amount exceeds a hopper limit.

34. A gaming apparatus as defined in claim 33 wherein said gaming apparatus is programmed to pay to said player said first modified payout amount from said hopper if said first modified payout amount is less than or equal to said hopper limit.

35. A gaming apparatus as defined in claim 32, wherein said gaming apparatus is programmed to pay to said player said cash out amount from said hopper if said cashless payout apparatus is not available.

36. A gaming apparatus, comprising:

a value input device;

a mechanically rotatable wheel;

a hopper; and

a cashless payout apparatus;

said gaming apparatus being programmed to determine a player cash out amount,

said gaming apparatus being programmed to determine if a split pay option is available,

said gaming apparatus being programmed to receive a distribution input from a player corresponding to said player cash out amount if said split pay option is available, said distribution input being a portion of said player cash out amount that said player wants to receive from said hopper, and

said gaming apparatus being programmed to pay to said player a first amount equal to said distribution amount from said hopper and to pay a second amount equal to said player cash out amount minus said distribution amount utilizing said cashless payout apparatus, if said split pay option is available.